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CORRESPONDENCE SOLICITED.

Richmond Iron Works CorporationR. MASSIE MORTING,
Assistant Secretary and Treasurer.W. H. WOODY,
General Manager.**Forty Acres GRANITE**

Superior Quality, Grey, Pink and Blue.

I am now furnishing the new United States Post-office in Richmond with granite the beauty and quality of which was passed upon by government engineers and experts before contract was awarded.

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BEDFORD SERVICE**THE BEST****A. C. BEDFORD,**

Contractor and Quarry Proprietor.

Office, 1014 E. Main Street, Richmond, Va.

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How to Make Your Coal Last Longer

Do it by saving your heat-by having your pipes covered with ASBESTOS PIPE COVERING.

Not expensive, but a great money saver. Let us call and give you an estimate.

Southern Pipe Covering Co.
Richmond, Virginia**Printing**

Our prices are consistent with the grade of work we produce, from the highest class of booklets to the simple job, to all of which we give our best efforts.

Whittet & Shepperson
11-15 N. Eighth St., Richmond, Va.**W. E. Carle**TINNING, PLUMBING and
HEATING.

Prompt attention given to repair work. Call Monroe 903.

1641 W. Broad Street.

**Electrical Supplies
Christmas Toys**

Smoothing Irons and Desk Lamps

Get Our Prices

Robinson-Nelson & Co.
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Shelton's Patent

"Ajax" Turbine

"The Twentieth Century Water Wheel."
The Greatest Power
The Highest Speed
The Highest Efficiency

As superior to all that has gone before as the electric light is to the tallow candle of our fathers.

Write for Booklet A.
Shelton Water-Wheel & Machine Company,
Richmond, Va.



We are well fitted to execute your orders for

MACHINE WORK

either REPAIRS or the building of NEW MACHINERY. We operate a modern MACHINE SHOP, equipped with modern tools, operated by competent men. We will send men anywhere to repair or install machinery.

Stratton & Bragg Co.,
Petersburg, Va.,
Machinists and Engineers,
Machinery, Engines, Boilers, Mill
Supplies, Iron and Brass
Castings.**BEST BUILDING LIME**Slakes perfectly—holds its own—will not
pip on wall.

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FOR

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Metal Ceilings

407 Brook Avenue.

Phone Madison 5418.

Nevado**White Lead**

MANUFACTURED BY

W. S. Tanner Paint Company,

1303 East Main

and

7 South Thirteenth Street

GREAT GROWTH OF**SOLID RICHMOND**

(Continued From First Page.)

increased from 351 to 650 acres. In 1900 there were within the city limits 115 miles of streets, and now there are 212 miles. Sewers increased in the ten years from 75 to 167 miles. The daily capacity of the city's water works was

increased in the ten years from 21,000,000 gallons to 31,000,000 gallons. The daily capacity of the Gas Works was enlarged from 2,200,000 to 4,000,000 cubic feet, and the daily consumption of gas increased from 957,000 cubic feet to 2,000,000. In 1900 there were in Richmond nineteen public schools, while there are now thirty-one. In 1900 the number of students attending public schools was 11,970. In 1910 the number was 17,305, and this year the enrollment has been enlarged to a little over 18,000.

What the City Owns.

City properties were valued in 1900 at \$7,215,273, and now the lowest valuation is \$16,108,870, an increase by purchase and building of 123 per cent. The city's bonded debt in 1900 was \$6,299,625, and at the close of last year it was \$9,039,191, an increase of only 29 per cent. The city debt per capita was \$78.77 in 1900, and now it is only \$70.82, a decrease of 10 per cent. The city's assets in excess of liabilities in 1900 amounted to \$4,616,648, and now they amount to \$7,069,678, and thus it may be seen that the assets over liabilities have increased 75 per cent. In a decade, Richmond city's revenues from all sources footed up \$1,573,754. In 1900, and last year they ran up to \$2,766,294, an increase in ten years' time of 75 per cent.

Richmond has the good fortune, or perhaps it were better to say Richmond's far-sighted people and officials have in times past and now had the good judgment to enable Richmond to own and operate its gas and water works and its own electric power and light plants, thus affording its people and its industries these recognized necessities at the lowest possible cost. But few cities outside of Virginia are so signally blessed, and not all of them in Virginia are so fortunate. Altogether, little old, solid old Richmond is one of the best places in America in which to live, and in which to do business, and prosper, and keep good health, and educate children, and go to church, and be good, and keep good. And, what's more, the facilities for the doing and the perfect accomplishment of all of these things are here for twice and three times as many good people as now live here.

Wide-Awake Danville.

Danville, Old Virginia's greatest bright tobacco market and greatest cotton manufacturing town, is another city that owns its water and gas works and electric plant, and has made remarkable strides industrially and otherwise in the last decade. I have a little folder from W. A. Moorman, the wide-awake and efficient secretary of the Danville Commercial Association, which gives some interesting figures showing the comparative valuations along various industrial lines in the city on the Dan in the past ten years. The increase in assessed valuations, according to Secretary Moorman's pamphlet, has been 40 per cent. The figures in 1900 being \$10,142,779, and in 1910 \$14,027,328. Capital invested in manufacturing plants has increased from \$5,000,000 to \$11,326,250, and bank deposits from \$1,476,153 to \$2,808,113. During 1900 the amount of tobacco sold there was 58,252,530 pounds, which brought \$3,783,166. During 1910 the amount sold was 58,915,749 pounds, for \$6,523,121. But it is my purpose to write more fully about Danville, as well as other Virginia cities and North Carolina trade centres before very long. I am now just lifting my hat and offering congratulations to hustling and bustling Danville.

**IEWS AND
NEAR VIEWS**

(Continued From First Page.)

the time to turn many more of them in this direction. The same troubles that beset the young farmers of that part of the country are also afflicting the manufacturers and would-be manufacturers of the same regions. Water powers, taxes, manufacturing sites, labor and other things are more costly there than in Virginia, and labor conditions are much worse. This is indeed a mighty good year in which to bring Western farmers and Western industrial plants to Old Virginia.

Increased Exports and Imports. As the years go by Virginia factories and mills and Virginia coal mines and farm lands are doing more and more to increase the business of this country with foreign countries.

According to the United States Bureau of Statistics, exports valued at \$1,864,491,644 and imports valued at \$1,562,324,251 are shown to be the total trade of the United States for 1910. Both show an increase over 1900 figures, which were \$1,728,198,645 and \$1,475,520,724, respectively. Exports of foodstuffs show a decline of \$55,000,000, crude materials for use in manufacturing an increase of \$75,000,000, and manufactures exported aggregated \$827,000,000. An increase of \$30,000,000 is shown in the importation of manufacturers' materials, and an increase of \$35,000,000 in imports of manufactures ready for consumption. Total exports for December, 1910, \$227,235,423. For December, 1909, they were valued at \$172,477,714. Total imports for December, 1910, valued at \$136,729,975, while \$133,744,244 was the 1909 valuation.

It would be interesting to know how large a hand Virginia played in creating these immense totals.

Industrial Caution Called For.

If all of the industrial and commercial and banking towns in the United States were as conservative, as hard-working and as painstaking as little old, solid old Richmond, the following word of caution from expert Henry Harrison Lewis would be entirely unnecessary. Says Mr. Lewis: "There is no calamity pending; no panic in sight, but it is apparent that the country will experience a long period of quiescent trade, constant arching and possibly hard times if our business men do not face the situation and inaugurate a sane, conservative administration of their business affairs. This applies equally to the great industries, and to the smaller plants, to the railways, the nation, the civic centres and to the individual. Capital must be invested conservatively. Speculation on the possible future demand must be restricted, and labor must accept its share in the slowing up of the nation's commerce."

More Cotton Mills for Virginia.

The Industrial Section has time and again contended that Virginia, with its abundance of water power, its sufficiency of reliable and comparatively cheap labor and its proximity to the cotton fields, could have, and ought to have, in operation more cotton factories and cloth-making mills than any State in the Union. That cotton mills will pay handsomely in Virginia has been proven at Danville. Cotton manufacturing was commenced there in a rather small way a little less than thirty years ago. Now the mills there have a paid up capitalization of

Incorporated 1832.

The Virginia Fire & Marine Insurance Company

OF RICHMOND, VIRGINIA.

January 1, 1911.

Assets \$1,590,315.55
Capital 250,000.00
Net Surplus 577,288.33
Surplus to Policy-holders 827,288.33

WM. H. PALMER, President. W. H. MCCARTHY, Secretary.
E. B. ADDISON, Vice-President. OSCAR D. PITTS, Treas.
DIRECTORS:
WM. H. PALMER, D. O. DAVIS, J. JORDAN LEAKE,
E. B. ADDISON, N. W. BOWE, W. H. PALMER, Jr.

BROAD STREET BANK

303 EAST BROAD STREET.

Temporary location during construction of new banking house.

Capital \$200,000

Surplus and undivided Profits \$110,000

W. M. Habliston Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.
PERSONAL AND BUSINESS ACCOUNTS SOLICITED.
With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 5 o'clock Saturday evenings.

CHOOSE

your bank for safety and its ability and willingness to serve you.

The Safety

of this bank is attested by ample capital and surplus, its strong, conservative directorate and capable officials.

The Service

rendered our customers is careful, courteous, prompt and satisfactory in every way.

The Small Account

receive the same attention as the large, and is as much appreciated.

CAPITAL, \$1,000,000.00.

SURPLUS, \$1,000,000.00.

RESOURCES, \$10,000,000.00.

First National Bank

OF RICHMOND, VA.,

1104 East Main Street.

STATEMENT OF**American National Bank**

RICHMOND, VA.

AS OF JANUARY 20, 1911

In addition to the examinations made by the government it has been our custom to employ expert examiners to make special and detailed reports to our directors. We take pleasure in presenting to our customers and the public the certificate of examination as recently made by a firm of experienced examiners.

COLE & SWASEY,

Expert Bank Examiners and Auditors.
Auditing. Examining. Systematizing.
170 Broadway, New York.

RESOURCES.		LIABILITIES.	
Demand Loans	\$ 481,624.09	Capital	\$ 600,000.00
Loans and Discounts	2,759,346.34	Surplus	300,000.00
U. S. Bonds and Premiums	387,092.08	Undivided Profits	65,463.44
Bonds and Securities	291,039.00	Circulation	275,000.00
Banking House	258,622.05	Bond Account	59,000.00
Furniture and Fixtures	9,000.00	Deposits—	
Due from Banks	779,193.72	Banks	\$1,334,977.97
Cash and Exchanges	284,133.46	Individual	2,424,741.58
Treasurer U. S. 5 per cent fund	12,750.00	Certificates	36,110.51
		Certified Checks	66,757.36
		Cashier's Checks	749.88
		U. S. Deposits	100,000.00
	\$5,262,800.74		3,963,337.30
			\$5,262,800.74

We have made a thorough examination of the American National Bank, and we hereby certify that the above is a true statement of the condition of that bank as found by us in our Examination as at the close of January 20, 1911. COLE & SWASEY,
Bank Examiners and Auditors, New York.

STATEMENT OF**Bank of Commerce and Trusts**

RICHMOND, VA.

AS OF JANUARY 20, 1911

COLE & SWASEY,

Expert Bank Examiners and Auditors.
Auditing. Examining. Systematizing.
170 Broadway, New York.

RESOURCES.		LIABILITIES.	
Demand Loans	\$ 249,503.41	Capital	\$ 250,000.00
Loans and Discounts	1,207,300.38	Surplus	50,000.00
Stocks and Bonds	85,032.03	Undivided Profits	25,581.46
Real Estate	15,179.72	Deposits—	
Furniture and Fixtures	12,541.63	Banks	\$ 45,795.87
Due from Banks and Cash	275,261.57	Individuals	1,423,799.98
		Certificates	33,952.60
		Certified checks	9,915.11
		Cashier's Checks	858.39
		Dividends Unpaid	168.90
		Reserved for taxes, etc.	4,746.43
	\$1,844,818.74		1,519,237.28
			\$1,844,818.74

We have made a thorough examination of the Bank of Commerce and Trusts and its branches. We hereby certify that the above is a true statement of the condition of the Bank of Commerce and Trusts, Richmond, Va., as found by us in our examination as of the close of January 18, 1911. COLE & SWASEY,
Bank Examiners and Auditors, New York.

National Bank of Virginia

Capital, \$1,200,000

Surplus, \$600,000

DIRECTORS:

E. B. Addison, T. A. Cary, T. C. Williams, Jr., R. G. Rennolds, J. G. Tinsley,
E. L. Barnes, Carl H. Nolting, W. M. Habliston, W. M. Habliston, Jno. T. Wilson,
T. H. Elliott, Wm. T. Reed, R. H. Lindsey, Benj. P. Allen, Jas. A. Moncre,
H. Theo. Ellyson, J. W. Rothert, W. P. Glinn, B. Rand. Wehford, Jno. Skelton Williams,
Geo. L. Christian, Wm. Northrop, Epps Hunton, Jr., S. W. Travers, F. D. Williams.

OFFICERS:

W. M. HABLISTON, President.
JNO. SKELTON WILLIAMS, Vice-President. WM. T. REED, Vice-President.
O. S. MORTON, Assistant Cashier. W. M. ADDISON, Cashier.
W. H. SLAUGHTER, Assistant Cashier. JOHN TYLER, Assistant Cashier.
J. M. BALL, Jr., Assistant Cashier.

ACCOUNTS SOLICITED. 3% Interest Paid in Savings Department.

between \$6,500,000 and \$7,000,000, and they are paying all the time. The Danville mills have not closed a day for years as a result of any let-up in the demand for their goods or on account of unfavorable business conditions of any kind. The only suspensions of work that have ever taken place there have been for the purpose of installation of new machinery and for enlargements and improvements to the buildings. Richmond can make as great a success in the cotton manufacturing line as Danville or any other town in the country.

Notes Wine and Otherwise. The United States produce very nearly one-third of the world's output of coal, and the two Virginias produce the best quality of the output of this country. If you don't believe it take a walk up to the Capitol Square and examine the magnificent mineral and timber exhibit that is to be opened in the library annex this week.

An Ohio enthusiast who last week attended the National Corn Exposition in Columbus rapturously exclaims: "The corn stands for happy homes, national wealth, fat stock, social joys, found health, noble digestion and tried mush." Down in Virginia corn stands for all of these things, and also for ash-cake, cracklin' bread, Smithfield hams and yet another article that dare not be mentioned in a great moral and temperance publication like "The Industrial Section of The Times-Dispatch."

Now just watch New York try to catch up with progressive Richmond. They do say that horse cars are to be abolished in that town some time this year.

Keep a Bank Account

No matter how small your business may be, or whether you're in business for yourself or not, have a bank account.

It establishes your credit, means safety for your cash and enables you to pay your bills by check in a business manner.

Our bank officers are always glad to advise with depositors as to any business deals they may have on hand or counsel with them regarding investments of any kind.

You are invited to open an account with us.

We pay 3 per cent. interest on savings accounts, compounded semi-annually.

Commonwealth Bank

12 North Ninth Street.

BRANCHES:

4 East Broad Street,
Twenty-fifth and Broad Streets,
3914 Williamsburg Avenue.